

Fill in this information to identify the case:

Debtor 1 Michael A Stephen

Debtor 2 Kelly M Stephen
aka Kelly M. Duvall

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of OHIO

Case number 15-53447

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY,
FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL
CAPACITY BUT SOLELY IN ITS CAPACITY AS CERTIFICATE
TRUSTEE FOR NNPL TRUST SERIES 2012-1

Last 4 digits of any number you use to
identify the debtor's account: 3726

Court claim no. (if known): 5

Date of payment change: 04/01/18

Must be at least 21 days after date
of this notice

New total payment: \$524.91

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No
 Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 10.000%

New interest rate: 10.500%

Current principal and interest payment: \$440.47 New principal and interest payment: \$454.78

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment

New mortgage payment:

Debtor 1 Michael A Stephen

Case number (*if known*) 15-53447

Print Name Middle Name Last Name

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Can Guner Date 03/08/2018
Signature

Print	<u>Can Guner</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Robertson, Anschutz & Schneid, P.L.</u>				
Address	<u>6409 Congress Ave., Suite 100</u> Number Street				
	<u>Boca Raton</u>	<u>FL 33487</u>	City	State	ZIP Code
Contact Phone	<u>561-241-6901</u>				
	Email	<u>cguner@rasflaw.com</u>			

To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Fay Servicing will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 8, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

KELLY GENE KOTUR
DAVIS & KOTUR LAW OFFICE CO. LPA
407 HOWARD STREET
BRIDGEPORT, OH 43912

MICHAEL A STEPHEN
AKA KELLY M. DUVALL
PO BOX 241
BARNESVILLE, OH 43713

KELLY M STEPHEN
350 WARREN AVENUE
BARNESVILLE, OH 43713

FAYE D. ENGLISH
10 WEST BROAD STREET
COLUMBUS, OH 43215-3449

ASST US TRUSTEE (COL)
170 NORTH HIGH STREET
COLUMBUS, OH 43215

Robertson, Anschutz & Schneid, P.L.
Authorized Agent for Secured Creditor
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909

By: /s/ Brandi Hooks
Brandi Hooks
Email: bhooks@rascrane.com

KELLY M STEPHEN
350 WARREN AVE
BARNESVILLE OH 43713

February 6, 2018

Account Number: [REDACTED]

Changes to Your Mortgage Interest Rate and Payments on April 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on March 1, 2018, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change every 6 months for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

	Current Rate and Monthly Payment	Estimated New Rate and Monthly Payment
Interest Rate	10.000%	10.500%
Principal	\$72.14	\$68.67
Interest	\$368.33	\$386.11
Escrow (Taxes and Insurance)	\$70.13	\$70.13
Total Monthly Payment	\$510.60	\$524.91 (due April 1, 2018)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 1.98300% and your margin is 8.49%. The 6-MONTH LIBOR - 1ST BUSINESS DAY is published monthly in THE WALL STREET JOURNAL.

Rate Limits: Your rate cannot go higher than 16.999% over the life of the loan. Your interest rate can change each year by no more than 1.500%.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. Your new payment is based on the 6-MONTH LIBOR - 1ST BUSINESS DAY, your margin, your loan balance of \$44,127.04, and your remaining loan term of 217 months. **However, if the 6-MONTH LIBOR - 1ST BUSINESS DAY has changed when we calculate the exact amount of your interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due, if your new payment will be different from your current payment.**

Prepayment Penalty: None.

If You Anticipate Problems Making Your Payments:

- Contact Fay Servicing at 800-323-9865 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
 - **Refinance your loan** with us or another lender;
 - **Sell your home** and use the proceeds to pay off your current loan;
 - **Modify your loan terms** with us;
 - **Payment forbearance** temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. If you would like contact information for a state housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov>.

IF YOU ARE IN BANKRUPTCY, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR ACCOUNT WAS DISCHARGED IN BANKRUPTCY WITHOUT A REAFFIRMATION, YOUR SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DISCHARGED DEBT AS YOUR PERSONAL LIABILITY. INSTEAD, WE ARE PROVIDING THIS REQUIRED NOTICE THAT YOUR ADJUSTABLE RATE IS CHANGING.

AS A RESULT OF A BANKRUPTCY PROCEEDING, YOU MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID PRINCIPAL BALANCE; HOWEVER, IF WE (AS A BENEFICIARY OR BENEFICIARY'S AGENT) RETAIN A SECURITY LIEN ON THE REAL PROPERTY, IT IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE WHERE LOCATED. IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT IT IS INTENDED FOR INFORMATIONAL PURPOSES. QUESTIONS REGARDING YOUR BANKRUPTCY SHOULD BE MADE DIRECTLY TO YOUR ATTORNEY OR THE COURT APPOINTED TRUSTEE.

Fay Servicing
(800) 495-7166